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Autoliv Inc. to invest \$18 million in two Utah facilities



Autoliv's Ogden plant. Photo courtesy Redd Roofing Co.

Stockholm-based Autoliv Inc., the global manufacturer of automotive safety systems, plans to invest \$18 million in expansions of two of its Utah facilities, creating an additional 50 jobs.

The firm is adding a sixth processing facility at its Promontory location to meet growing demand for airbag gas generant. The company also plans to expand its Tremonton facility to keep pace with market growth for initiators and micro gas generators used in its airbag and seatbelt products.

The new facility in

Promontory will add 20 percent more capacity to Autoliv's existing global gas generant production capabilities. This capacity increase will position the company to take advantage of growing worldwide demand for Autoliv airbag inflators. Capital investment is expected to cost approximately \$13 million.

Autoliv Promontory has been at the heart of the company's airbag operations since the late 1960s when the firm began the air-

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Study: bloggers can have massive impact on funding for startups

A new study published in the journal *Information Systems Research* and led by Rohit Aggarwal, an operations and information systems professor at the University of Utah's David Eccles School of Business, finds that bloggers can have a massive effect on both the funding amount and valuations of startups.

Aggarwal's findings have something to say about whether one should pursue 10 posts from popular blogs versus 1,000 posts from not so popular blogs. Guess what?

Not all blogs are created equal.

While desperate entrepreneurs, in order to create buzz about their products or services, may try to wow a large audience of bloggers, this may not be necessary. When it comes to venture financing, entrepreneurs would be better served focusing on few popular blogs because those are more likely to catch the attention of venture capitalists.

"I talked to VCs from many top VC groups, and VCs in general do not have time to scour over discussions, and generally rely on few top blogs such as TechCrunch, GigaOm and Venturebeat. Given

see *BLOGGERS* page 4

Exec: firms getting late-stage investments on verge of taking off

By **Brice Wallace**
The Enterprise

The director of a Salt Lake City-based growth equity fund recently told state officials that companies getting late-stage investments are on the verge of being strong job creators.

Aaron DeRose of Mercato Partners told the Governor's Office of Economic Development (GOED) board at its most recent meeting that such companies are "more prevalent" than in recent years.

"From a growth equity perspective, I am probably more bullish now than I have been over the last five years for Utah specifically," DeRose told the board. "When I look at the number of deals we're looking at right here in Utah, and especially the qual-

ity of deals in terms of businesses that have never raised institutional money before — they've self-funded, they've grown their businesses organically, they've bootstrapped it along, and now they're at \$25, \$30, \$50 million in revenue and generating significant cash flow — that category of business is more prevalent than what we have seen in years past. That's why we're starting to see more competition from some of the out-of-state investors, because some of those businesses are starting to show up on their radars."

DeRose said he remains "pretty optimistic" about late-stage or growth equity investing for at least the next three to five years.

"There certainly is a great

see *EQUITY* page 2

Micron to seek master plan approval for 780 acres



Micron owns nearly 800 acres surrounding the IM Flash plant in Lehi that it operates in partnership with Intel.

Micron Technology Inc. is scheduled to appear before the Lehi City Council on Dec. 11 to receive approval of a master plan for nearly 800 acres surrounding its IM Flash Technologies plant near the city's northern border.

City planning director Kim Struthers said the plan was favorably recommended to the council by the Lehi Planning Commission in November.

Plans call for the development of 4.9 million square feet of office space and 742,000 square feet of technical and manufacturing space employing more than 15,000 people. Also outlined are 894,000 square feet of retail and mixed use space and 780 residential units, including townhomes, condos, apartments and single-family housing.

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EQUITY

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class of companies that have made it past the startup or seed stage, they're now in growth mode, and the volume and the quality of those companies in our own backyard is better than it has ever been, so I remain pretty optimistic and bullish we will see pretty significant job growth out of that class of businesses," he said.

DeRose is among representatives of a few Utah-based venture capital companies to make presentations to the GOED board in recent months. Founded in

2007, Mercato Partners typically invests growth capital in technology, branded consumer and digital media companies. It focuses on late-stage companies — those with management teams in place, established products or services, and customer bases but still needing money for expansions.

About half of Mercato's investments have been in Utah companies, with the remainder in surrounding or nearby states. It raised its first fund, \$150 million, in 2007 and the money went to seven companies. A successor fund raised this year totals \$120 million and will likely add 10 companies to its portfolio.

In Utah, the investment markets have "been through a shakeup" over the past couple of years, with many firms involved in consolidations, mergers and acquisitions, he said. But capital is available. "There is everything from early seed to late-stage buyout available here in our own local market. The capital is certainly out there," he said.

What's more, a growing number of out-of-state funds are interested in the Utah market.

Utah's angel community remains "very active and very strong," but not many funds in Utah are being used for seed capital or early-stage investments.

However, cloud computing and software-as-a-service allow start-up companies to launch with less capital than in the past, he said.

The state also is seeing fewer investment deals in companies that have yet to attain revenue. "The investor community is really expecting entrepreneurs to prove out their concept before they go out there and raise an institutional round," he said. The community wants at least a management framework in place, plus the product or service and some revenue generation.

"If you can do that, especially the entrepreneurs who have been VC-backed in the past and

have had successful exits in the past, [they] are having no problem raising money from local investors or out-of-state investors. That is definitely a trend that has shown its face in 2012," he said.

Overall in the U.S., the number of funds is shrinking but the amount of money invested is growing. About 375 funds were in the market last year trying to raise about \$55 billion in capital, although about half fell short of their target.

And the investor community has shifted toward later-stage funds. "We noticed from experience, when we were out on the road, pitching our story, if you say 'seed, early-stage venture,' it's like a swear word. You can't go there. It's very difficult to raise money on the early-stage and venture investing. If you're a growth equity investor, if you're targeting expansion-stage capital, that is really where the money is right now and that's due to the fact that [those] companies are a lower-risk profile, [and] the hold periods are much shorter for the investors, which means that they can essential return capital back to their investors in half the time it would traditionally take from a venture perspective," DeRose said.

The result is there is a lot of "dry powder sitting on the sidelines," he said, pegging the amount at more than \$120 billion in investment capital "deployable into companies that is waiting to be invested."

"From a general trend standpoint, the amount of invested capital, the number of investment round sizes, the median round size, dollar amounts of VC-backed IPOs (initial public offerings) are all trending up from the prior three years," he said. "I guess the summary or the main take-away from that is, for 2012, our industry is doing well. It's been a good year — plenty of deals being done, plenty of capital out there. So I remain fairly bullish, at least domestically, in the relative near term."

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iSchool Campus receives \$4 million in funding

iSchool Campus, a Park City-based provider of “smart school” technology, has received a \$4 million Series A funding round led by Salt Lake City-based Crocker Ventures.

Founded in early 2011, iSchool Campus enhances K-12 student engagement and learning by providing a complete system that integrates one-to-one mobile devices, such as the iPad, and a variety of other technology-based teaching tools across an entire school. The firm’s technology operates across an entire school through a high-speed wireless network configured by the company. iSchool Campus’ current deployment within each school includes one-to-one iPads for each student and teacher, an iMac Lab, MacBook Pros for each teacher, HD TVs, a remote audio system, classroom management software and ongoing professional development. Through the iSchool Campus classroom interface, teachers can deliver and monitor curriculum, quizzes, tests and other educa-



iSchool's concept centers on one-to-one mobile devices for K-12 students. It currently operates in eight states.

tional apps to each student’s iPad.

iSchool Campus has deployed its “smart school” system in eight U.S. states, including Colorado, Florida, Idaho, Minnesota, Nevada, New Hampshire, Texas and Utah.

“With its tremendous mix of proprietary technology, a teacher- and student-friendly format, and a highly effective leadership team, iSchool Campus is in a position to fundamentally trans-

form the classroom environment and impact teaching and learning dynamics for millions of teachers and students,” said Gary Crocker, president and managing director of Crocker Ventures. “Our team was particularly impressed with the totally seamless, integrated student-teacher experience provided by the easily implemented and intuitive iSchool Campus hardware and software platform. Many state government officials regard the system as a practical yet revolutionary solution to our public school challenges. We are delighted to help the company’s dynamic approach reach every child in thousands of schools across the nation.”

Other elements of the iSchool Campus technology include iSchool Support, a professional development program that provides training and certifications for teachers, IT administrators and other key school staff; and a security and filtering system that permits student access and download capability on approved

learning sites, even when students take their computers outside the school’s campus.

Founded in 2011, iSchool Campus has a satellite office in Washington, D.C.

Crocker Ventures funds promising seed- and early-stage companies in life sciences, IT, education and other high-impact fields of



The We Promise Foundation, the charitable arm of Chartway Federal Credit Union and its three Utah divisions, donated \$275,000 to the Make-A-Wish Foundation of Utah, marking the largest contribution ever received by the 27-year-old Utah chapter of the national nonprofit. In recognition of the gesture of generosity, an honorary gold star was raised to the ceiling entryway of Make-A-Wish Foundation’s Utah offices, the first time a corporation or organization has been recognized in this way. Since 1999, the We Promise Foundation — the charitable arm of Chartway Federal Credit Union and its divisions of HeritageWest, SouthWest Community and Utah Central — have raised more than \$4.5 million to make dreams come true for more than 900 children.

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AUTOLIV

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bag industry's research into using solid propellants for inflating airbags. Today, the facility produces gas generant used to inflate the more than 50 million driver, passenger, side and inflatable curtain airbags that Autoliv builds in the Americas each year. It also houses the company's state-of-the-art Airbag Recovery Center for the deactivation and recycling of airbags.

The company plans to add 33,000 square feet to its Tremonton facility – already a leading global producer of initiators and micro gas generators for automotive safety products. The majority of floor space added in the \$5 million expansion is slated for new production lines which could supply up to 30 percent more capacity when the space is fully utilized. Current plans call

for two new lines to be completed in 2013, adding 10 percent more initiator capacity.

The Tremonton facility has experienced double digit year-over-year growth for the past three years and expects this trend to continue into 2013, according to Autoliv. As well as enhancing initiator capacity, the plant is adding shipping and receiving docks to ensure timely distribution to Autoliv customers around the world. When completed in 2013, the two expanded Utah facilities expect to add nearly 50 employees to the labor force.

Together with its joint ventures, Autoliv has more than 80 facilities with 50,000 employees in 29 countries. In addition, the company has 10 technical centers in nine countries around the world, with 21 test tracks, more than any other automotive safety supplier. Sales in 2011 grew by 15 percent to \$8.2 billion.

MICRON

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The proposed land use is based on a concept of a "workplace neighborhood" with a mix of office, light industrial and residential uses located within walking distance of a retail and mixed-use "social heart." The central theme of the plan is to create a Class A office development, and a retail component intended primarily to support the office and residential users on or near the site. The retail area, dubbed the "social heart," includes two- and three-story retail and office buildings constructed in a "village" format, with the buildings facing the street. The plan also shows light industrial uses on the western edge of the existing IM Flash building.

The residential component of the plan calls 195 single-family units, 470 multi-family units and

114 mixed-use units. It is anticipated the population would create the requirement for one elementary school on 10 acres and one middle school on 20 acres. Eleven acres would be provided to the city of Lehi for development of a park, 157 acres would remain as open space, while 126 acres would remain as restricted open space that could be used only for providing utilities to the IM Flash plant.

Struthers said he did not know when Micron might begin development on the site.

Last week, Pitney Bowes released data indicating the greater Provo and Orem areas will see the highest percentage of household growth in the U.S. over the next five years, at 7.4 percent. That would increase the area's household size from 146,567 this year to 157,441 in 2017, a rise of 10,874.

Calif. firm begins work on \$11.6 million SLC warehouse

The Buzz Oates Group of Companies, a Sacramento-based real estate development concern, has broken ground for a 415,000 square foot, \$11.6 million warehouse at 6060 W. 700 S., Salt Lake City.

Kevin Ramos, the firm's chief investment officer, said the building is being constructed on a speculative basis and will complete the firm's Westport Distribution Center, where Buzz Oates has already completed three buildings totaling nearly 1 million square feet. The completed structures are occupied by cosmetics firm Sephora, household cleaning

products firm Sun Products, and O'Reilly Auto Parts.

"We'll be looking for more land to do more projects once this new warehouse is completed," Ramos said. "The industrial market there is good, better than some of the other markets we're in, and we felt it was time for a new building there."

The newest warehouse has been designed for a single tenant but can accommodate multiple occupants. It should be complete in May. General contractor is Span Construction and Engineering, based in Madera, Calif.

Buzz Oates has developed about 1.6 million square feet in Utah over the last 15 years. Overall, the company has a portfolio of western U.S. properties totaling about 22 million square feet.

BLOGGERS

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their reading behavior, these findings totally make sense," Aggarwal said of the study's resulting paper, titled "Putting Money Where The Mouths Are: The Relation Between Venture Financing and Electronic Word-of-Mouth."

While most venture capitalists only have time to read so many blogs, the research shows that negative coverage of a startup venture has more of an effect than positive coverage. In other words, a venture capitalist is more likely to take notice of a negative blog post about a potential investment than take notice of a positive post.

"After all it is more of a rejection process than a selection process," Aggarwal said. "VCs want to sift through the pile of startup plans on their desks quickly, and are essentially looking for a reason to reject a plan and move on."

The study also examines how the influence of blogs may change with the progress of a project's funding rounds. The findings indicate that the effect of blog coverage is strong at the earlier funding rounds, but then it starts to decrease in subsequent funding rounds. "This makes sense, because in the early stages, all they may have is a dream of what they could be," Aggarwal said. "As time passes, users, usage and other accounting measures start to give a better signal about their actual potential."

Successful companies like Microsoft, Apple, Google and Amazon all started as ventures solely aided by private equity funding during their early years. Entrepreneurs still rely on such funding to support companies that don't have revenue yet, but need to recruit employees, develop their products, pay suppliers and market their idea. During the dot-com boom, startups garnered more than \$135 billion from venture capitalists in a single year, and even though that dot-com bubble burst, VC funding of new ventures has remained at over \$25 billion per year annually since 2000, most of that money going to IT startups.

To read the complete journal article, visit: <http://rohitaggarwal.files.wordpress.com/2012/09/puttingmoneywheremouthsare.pdf>.



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Legislation would compel disclosure of corporations' election activities

By Brice Wallace

The Enterprise

Corporations involved in elections and political polling, and individuals working as political consultants, are the subjects of legislation that will be considered at the legislature's upcoming general session.

The Government Operations Interim Committee passed out as a committee bill a measure that would compel disclosure of corporations' election activities and of people paying for election polling. Another bill, not yet passed out by a committee, would require political consultants to register with the state.

The corporation bill would require a company that makes expenditures from corporate funds to influence the outcome of an election to report the money it received from donors. It also would require the corporation to notify a donor that the corporation may use the money to influence the outcome of an election and that the corporation may disclose the donor's name, address and amount donated.

The bill would apply to both domestic and foreign corporations, profit and nonprofit, that spend at least \$750 for political purposes during a calendar year. It would not apply to a business organization's political action committee or political issues committee or a business entity organized as a partnership or a sole proprietorship. Donors would not be disclosed if they contributed less than \$50.

Current law requires candidates, political parties, political action committees, political issues committees and labor unions to file financial reports.

Rep. Brad Daw, R-Orem, stressed to the committee that the bill's purpose is not to limit free speech or donor contributions, but to enhance transparency.

"One of the hallmarks of election law in Utah has been we don't want to limit somebody's ability or right to say what they want to say," Daw told the com-

The bill would apply to both domestic and foreign corporations, profit and nonprofit, that spend at least \$750 for political purposes during a calendar year.

mittee. "In other words, we don't want to go down the road of trying to limit campaign expenditures. ... However, in Utah, we believe in full and open disclosure. In other words, say whatever you want to say and say it as loud and long as you want, but say who you are and let the public be fully informed so that as they make their decision, they can factor in not only what the message is but who it's coming from."

During the most recent campaign cycle, without disclosure people "were able to pour significant amounts of money into races and most likely dramatically affecting the outcome," he said.

"Currently, right now, it is entirely possible and has happened on a number of occasions [that] a nonprofit corporation has been created with no other purported purpose and no other apparent purpose than to simply run money through it in order to obfuscate and hide who the donors were actually contributing to the campaign."

House Majority Whip Greg Hughes, R-Draper, noted that in Utah, "where you don't see contribution limits, then I think what you're depending on is a transparent process. ... We don't care how much [donors contribute],

so long as people own what it is that they're contributing and disclosing their participation in the process, which I think is healthy."

Rep. Curt Oda, R-Clearfield, asked if the bill is aimed at large political action committees, or super-PACs. Daw said it is not targeting those groups but rather a tactic they often use. "This is what super-PACs do: They set up a nonprofit, education corporation — at least, that's one of the tactics they have — and are able to funnel the money through that so you really never know who it comes from. ... It goes after that tactic, which has been used by the number of people and we believe is a poor practice."

Daw acknowledged that the bill is a work-in-progress, with some issues that need to be resolved.

The polling disclosure bill would require a person conducting a poll about a candidate or ballot proposition to disclose to the person being surveyed who is paying for the poll. It would apply whether the survey is conducted in person or by phone, fax, Internet, mail or email. The disclosure could happen either before or at the conclusion of the poll.

At the heart of the issue are "push" polls, a technique used

to influence or alter the view of respondents under the guise of conducting a poll, sometimes using leading or suggestive questions about a political candidate. "Push polls, by their nature, are disingenuous because they purport generally to begin to make it sound like they're accessing an opinion when they are in fact trying to push for a specific outcome," Daw said.

"If you're a cynic," Hughes said, "you could argue that some of these polls could have the effect of voter suppression or they could help determine an outcome if you have a poll that has very little information attached to it."

Oda said he is unsure that disclosure would help curb the activity, but Daw said targeted candidates could at least inform voters about "who is paying to try to mislead you or whatever the case may be."

The political consultant registration bill also is focused on transparency, Daw said. Currently, campaign managers must be disclosed, but third parties do not. "That, to me, is a problem," Daw said. The current bill draft states that employees of a political consultant would not need to be registered.

He likened the consultant situation to a requirement that lobbyists be registered for legislative sessions and disclose for whom they are working. "There is no such thing on the campaign side," Daw said.



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• Industry Briefs •

ACCOUNTING

• **James & Co.** Business Advisors/CPAs, Ogden, has established a **small-business accounting services division** to help small and emerging organizations be more successful. As business accountants, the firm has traditionally served clients with annual revenues from \$1 million to \$500 million and up. From new business/QuickBooks setup, to payroll preparation, W2/Form and 1099 preparation, James & Co. provides a full-scope of small-business accounting and consulting services.

BANKING

• **Wells Fargo** donated \$50,000 to **NeighborWorks Salt Lake** (NWSL) at a check-presentation ceremony at 1007 S. 1500 W., Salt Lake City — the site of a recently completed NWSL affordable housing project now available to a qualified homebuyer.

• **Bank of American Fork** has opened its **first branch in Davis County**, at 476 W. Heritage Park Blvd., Suite 100, Layton. The full-service branch, managed by Dale Smith, is the bank's 13th.

• **Zions Bank** has released the **Zions Cash Rewards mobile app**, a savings and rewards program for Zions Bank Visa credit and debit cardholders. Instead of clipping and carrying coupons, shoppers can use the app for "show your phone" point-of-sale coupons as well as cash back rewards, which are earned when a qualifying transaction is made using a Zions Bank Visa card at a participating merchant location. The app, developed by Zions Bank and Access Development, features deals at hundreds of retail shops, local and national restaurants, hotels, automotive service providers, golf courses and more, throughout Utah. There are more

than 1,500 merchants offering cash back rewards and more than 1,900 offering instant savings.

• **Bank of American Fork** now provides **free downloads for an online security software program**. The bank supports free security software called Rapport, which is provided by the financial security firm Trusteer Inc. Bank customers will now be prompted to download and install the Trusteer Rapport software. Customers are not required to download it, but the bank's website will prompt online banking users to download and install the software during each online banking session when using a computer without it.

GOVERNMENT

• The **Governor's Office of Economic Development (GOED)** is **accepting applications for the Technology Commercialization and Innovation Program (TCIP)** grant competition. This is the second round for fiscal year 2013. Information and application instructions are at <http://business.utah.gov/programs/coe/>. The deadline for applying is Jan. 3 at noon. There are two types of eligible applicants: a faculty-led team at a Utah college or university, public or private; or a company, existing or startup, that has licensed or is in the process of licensing a technology from a Utah college or university. The TCIP is a state-funded grant program that was developed for the purpose of commercializing cutting-edge technologies developed at Utah's colleges and universities. The state invests approximately \$1.6 million a year in support of the university technology commercialization, with the goal of generating high-paying jobs and building companies that will be an economic force of the future. Previously funded technologies include an online mar-

ketplace for event parking, a solid-state nanotube-based sensor for point-of-care tuberculosis detection, an improved manufacturing process for semiconductor nanocrystals, and a follow-on grant for highly responsive nanofiber-based sensors for use by public safety officials to detect explosives and narcotics.

• The **Internal Revenue Service** recently issued the **2013 optional standard mileage rates** used to calculate the deductible costs of operating an automobile for business, charitable, medical or moving purposes. Beginning on Jan. 1, 2013, the standard mileage rates for the use of a car (also vans, pickups or panel trucks) will be 56.5 cents per mile for business miles driven, 24 cents per mile driven for medical or moving purposes and 14 cents per mile driven in service of charitable organizations.

INSURANCE

• Park City-based **Sterling Ascend Insurance Resources** has hired **Susan Simpson** as vice president. She has more than 30 years of experience in the commercial insurance industry, primarily servicing large corporate clients throughout Utah. She is the first Utah executive to be hired by the firm, which established operations here last year. Sterling Ascend Insurance Resources is a subsidiary of Sterling & Sterling, which celebrated its 80th anniversary this year and has become one of the largest independently owned insurance brokerages in the nation, with premiums in excess of \$500 million and a number of regional and international offices.

LAW

• The **Weber County Bar Association** elected **Durham Jones & Pinegar** associate **Michael S. Malmberg** as the 2013 president-elect. Malmberg will take office in 2014 as the bar's president. He has been a member of the Weber County Bar Association since 2006. Malmberg's practice specializes in estate planning, including wills, trusts, powers of attorney, as well as business and probate litigation,

and property law. He received his J.D. from the J. Reuben Clark Law School at Brigham Young University in 2006 and received his B.S. in accounting from Weber State University. He served as a judicial clerk for Justice Michael Wilkins of the Utah Supreme Court.

• **Denise Drago**, a partner in the Salt Lake City office of **Snell & Wilmer**, has been elected vice chair of the board of directors for **State Law Resources Inc. (SLR)**. She will serve as vice chair for one year before she is appointed chairman and president. SLR is an international network of independent law firms. The mission of SLR is to provide a network that allows members to serve their clients in the U.S. and worldwide, interact for the purpose of facilitating client referrals, enhance value of service to clients of members and develop new clients and new business for members.

MANUFACTURING

• The **MOM Brands Salt Lake City** distribution center was named "**Business Partner of the Year**" at **Columbus Community Center's** seventh annual "Dignity Through Work" event, which recognizes local businesses and individuals for the contributions they have made to support individuals with developmental disabilities so they can find meaningful employment in their community. MOM Brands was recognized for its partnership with Columbus to provide training and employment opportunities at its Salt Lake facility. MOM Brands is the largest family owned cereal company in the U.S.

• **Ogden's Own Distillery**, makers of Five Wives Vodka and Underground Herbal Spirit, was awarded multiple accolades at the **2012 New York International Spirits Competition (NYISC)**. NYISC honored Ogden's Own Distillery with a "Distillery of the Year" award as well as recognized Five Wives Vodka with a bronze medal award and Underground Herbal Spirit with a silver medal.

• **Goal Zero**, a Bluffdale-based innovator of portable solar power systems, has **donated \$594,670 in portable solar power products to victims affected by Hurricane Sandy**. In the wake of the storm, Goal Zero employees filled a 53-foot trailer with portable solar powered equipment and quickly mobilized the transportation to get supplies to New York. The company sent a team of employees to the disaster zone to distribute the product to power cellphones, emergency lights and critical home and health machines. From Nov. 1 to Nov. 15, Goal

Zero tracked all sales made at participating retailers, as well as their online store, and matched the same in the form of additional donation. With the help of **SBA Global Logistic Services**, which covered the shipping costs to New York, Goal Zero packed a second truck of rechargers and lights and dispatched another team to distribute the added solar products.

REAL ESTATE

• **Coldwell Banker Residential Brokerage** has hired **Jennifer Penrose** as a sales associate in its Sugar House office in Salt Lake City. She will specialize in residential sales in the Salt Lake City metro area and surrounding communities. Previously, Penrose worked at BrandName, GMAC and Total Real Estate in Charleston, S.C., as a sales associate for four years.


• In the Salt Lake City metro area, **average home prices rose 1 percent in the past year**, ending June 30. By summer 2013, home prices are expected to rise another 3.7 percent. Those are among the findings of the latest quarterly data from the **Fiserv Case-Shiller Indexes**, which track home price trends in more than 380 U.S. metro markets. According to Fiserv Case-Shiller projections, home prices in Salt Lake City will see a growth of 11.6 percent between Q2 2013 and Q2 2014.

RETAIL

• The **Vine St. Holiday Market** has launched its inaugural season with a focus on locally made items, art, jewelry, vintage wares and artisanal food. More than 25 vendors fill a space located in a former church, built in 1906, in the historic district of Murray, 184 E. Vine St. The market is open every Saturday, in addition to Sunday, Dec. 16, from 10 a.m. to 3 p.m. through Dec. 22.

• **Chelsea Sloan**, a recent graduate of the University of Utah and founder of **Uptown Cheapskate**, became the first woman to receive the **Entrepreneurs' Organization's Global Student Entrepreneur of the Year Award**. The global competition honors students who operate revenue-generating companies while attending school full-time. Sloan will receive \$150,000 in cash and in-kind services from the Entrepreneurs' Organization to help take Uptown Cheapskate, her teen/young adult fashion exchange franchise, to the next level.

• **Smith's Food & Drug Stores** has opened its **39th Smith's Express fuel station** in Utah in the parking lot of Smith's Food & Drug Store located at 1725 W. Uinta Way in the Village Kimball Junction just off SR 224



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NOTICE

Notice is hereby given that Bank of the West, headquartered at 180 Montgomery Street, San Francisco, California, intends to close its Copper Hills branch located at 12572 South Creek Meadow Road, Riverton, Utah, at 3:00 p.m. on January 18, 2013. Accounts from that branch will be transferred to Bank of the West's Sandy branch located at 140 West 9000 South, Sandy, Utah.

Published pursuant to Section 7-1-709 of the Utah Code.

Bank of the West
By: Barbara Jeung
Assistant Vice President & Sr. Paralegal

in Summit County. The station is comprised of eight filling nozzles that include diesel fuel as an option, a convenience-item case for snacks and a 10 x 20-foot kiosk for the fuel attendant. Pumps are available 24 hours for use.

• Salt Lake City bicycle retailer **Contender Bicycle** has **broken ground for new quarters** at approximately 1000 East and 9000 South, about a block east of its current, leased location. The new 7,500 square foot building, which will offer about the same amount of space as the shop currently occupies, should be complete by July and will offer nearly 25 parking spaces. FFKR designed the facility, being built by Benchmark Construction. Zions Bank provided the construction loan, according to Ryan Littlefield, who owns Contender in partnership with his wife, Alison.

SPORTS/RECREATION

• With more than 5,000 Summit and Wasatch county families likely to call upon the services of the region's largest food pantry this holiday season, **Canyons Resort** and Christian Center of Park City are stepping forward to help alleviate the need. Through Dec. 21, Canyons Resort, Park City, will host a **food drive** with the goal of collecting at least 9,990 pounds of nonperishable food and baby items such as canned food, rice, dried beans, diapers and more.

• **Ski Utah** has **added two bloggers** to provide content at www.skiutah.com/winter/blog. **Pam Olson**, also known as "Foodie Pam," will focus on Utah's cuisine, including on-mountain noshes, city dives and the finest dining. She is a freelance writer and former executive editor of *Utah Homes & Garden* magazine. A native Utahn, she has been involved in camping, hiking, bird watching, fly fishing and skiing. **Daniel Cochran**, also known as "Burritos and Snow," is a snowboarder and burrito connoisseur. He grew up on the East Coast and the Southeast, where he surfed and skateboarded. He picked up snowboarding upon moving to Salt Lake City in 1996. He has had his own blog for three seasons and has written for other snow outlets around Utah. Other

bloggers at the Ski Utah site are "Ultimate Powderhounds Matt and Cat," Jodi Saeland, "Park Rat Tom" and the "Ski Utah Yeti." Ski Utah is the marketing firm owned and operated by the 14 statewide ski resorts that make up the Utah Ski and Snowboard Association. Ski Utah says its blog's page visits have grown every year and are up 35 percent this season.

TECHNOLOGY

• **Centerville City** has become the first **UTOPIA** city to achieve 100 percent build-out of the major trunk lines, or backbone, for its community-owned, ultra-high-speed, fiber-optic network. A federal grant from the Broadband Technology Opportunities Program made possible the completion of Centerville's fiber-optic network backbone in 18 months. UTOPIA, is a consortium of Utah cities formed to provide critical advanced communications technology to their residents.

• Eighty-one percent of **IT professionals expressed security concerns when moving data to the cloud**, according to a recent survey conducted by **GreenSQL**, a database security company. The survey focused on one question: "What is your main security concern when moving your database to the cloud?" Thirty-one percent said they don't trust the level of security in cloud services. Twenty-eight percent said compliance and regulatory

requirements did not allow them to move data to the cloud. Twenty-two percent said they can't control their data in the cloud, while 19 percent said cloud services are not yet mature.

TRANSPORTATION

• **Arrow Moving and Storage Co.**, a Salt Lake City agent of the nationwide household goods carrier **Mayflower**, was honored recently by the van line for **exceptional professional performance**. Arrow was recognized as a top Mayflower revenue producer, reaching the \$1 million level.

TRAVEL & TOURISM

• **Visit Salt Lake (VSL)**, formerly the Salt Lake Convention & Visitors Bureau, has won **Smart Meetings' 2012 Platinum Choice Award** and **Meetings & Conventions' Gold Service Award**, the 18th time VSL has been honored with this particular award. In addition, VSL was also recently named a "Bicycle Friendly Business" by the League of American Bicyclists for its efforts to promote a bicycle-friendly environment. Each of the meeting and convention awards was voted on by the readers of the respective publications, meeting professionals responsible for booking hundreds of thousands of meetings and conventions nationwide.

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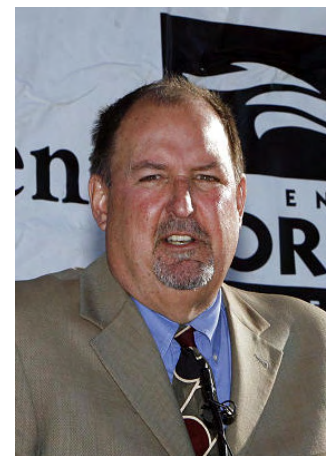
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• Calendar •

• Dec. 11, 3-5 p.m.: **“Best of Marketing 2012 — Starring You,”** a Utah Technology Council (UTC) Exec P2P Forum event. Each attendee will be given five minutes to share their marketing successes in 2012. Event is reserved for the senior person responsible for marketing at a UTC technology company. Location to be determined. Free for UTC members. Details are at www.utahtech.org or by calling

(801) 568-3500.

• Dec. 11, 7:15-9 a.m.: **Association for Corporate Growth Utah breakfast meeting.** Speaker will be David Bradford, CEO of HireVue, a digital interviewing firm based in Utah County. He will speak about “Xtreme Business: Jumping the S Curve.” Until April of 2010, Bradford served as CEO of Fusion-io, a Utah pioneer of a new storage memory platform.

Previously, Bradford served as senior vice president and general counsel of Novell Inc. Location is the Little America Hotel, 500 S. Main St., Salt Lake City. Free to ACG members, nonmembers pay \$35. Register at acgutah.org or by calling Linda Blake at (801) 359-8613.

• Dec. 12, 8:30 a.m.-noon: **“Sensational Employee Coaching: Get Your ‘A’ Game**

On” employee coaching seminar, hosted by the Employers Council. Van Potters, the council’s newest training partner, will lead participants through hands-on exercises and humorous, interactive discussion to teach them the skills they need to implement sensational employee coaching. Topics include the “whys” behind employee coaching, current trends and best practices in coaching, various methods of employee

coaching, and how to select a coaching method for a particular employee situation. Location is the Radisson Hotel, 215 W. South Temple, Salt Lake City. Cost is \$135 for Employers Council members, \$215 for nonmembers, including materials, breakfast and parking. Registration forms may be downloaded at <http://ecutah.org/2012coaching.pdf>.

• Dec. 12, 10-11 a.m.: **“Blog This! ... Avoiding Social Media Landmines”** webinar, posted by Webinar Masters of North Salt Lake. Mark Tolman, a shareholder at Jones, Waldo, Holbrook & McDonough in Salt Lake City, will explore the dangers of learning too much about job applicants; how to regulate employee use of social media, including what can and cannot be prohibited; and avoiding claims of online sock-puppetry. Tolman also will discuss the essential elements of good social media policy. Cost is \$49. Details and registration are at www.webinar-masters.com.

• Dec. 13, 7:30-10 a.m.: **“Public Relations’ New Era: Techniques for Advancing a Company’s Reputation, Customer Engagement and Sales Online,”** a Utah Technology Council annual PR event. Three breakout sessions will examine new and advanced methods of communications available online and available free of charge. Location is Neumont University, 10701 S. River Front Parkway, Room 200, South Jordan. Cost is \$15 for UTC members, \$30 for nonmembers. Details are at www.utahtech.org or by calling (801) 568-3500.

• Dec. 13, 11:30 a.m.-1 p.m.: **MountainWest Capital Network Business Forum.** Chris Rothey, chief executive officer of Radiate Media, will discuss his company’s success. Location is Biaggi’s Ristorante, 194 S. 400 W., Salt Lake City. Cost is \$40. Details are at <http://www.mwcn.org/store/index/category/37/event-tickets>.

• Dec. 13, 6-9 p.m.: **“Nerdapalooza v.0,”** hosted by SLC Tech Startups, Salt Lake Community College’s Miller Business Resource Center, BizNet Connect Entrepreneur Series at Salt Lake Community College and Rees Capital. Event is described as a cross between a tradeshow, an incubator-style demo day and a fun, casual networking event. Location is the Salt Lake City Community College Karen Gail Miller Conference Center, 9750 S. 300 W., Sandy. The cost is free, although there is a \$20 fee for accepted applicants to conduct demonstrations. Details are at <http://www.slcstartups.com>.

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Please stop cold calling and get a sales life

"That's all I can stand. I can't stand no more!" When Popeye the Sailor says that, a can of spinach appears out of nowhere, he pops it open and downs it to gain amazing strength. From there he beats up Bluto and rescues Olive Oyl.

Well, I'm grabbing my can of spinach because *I can't stand no more!* I just read an article referencing the "Seven Secrets to Cold Calling Success" originally written by a chef turned financial planner.

Question: Cold calling is so dead, why are salespeople still doing it?

Answer: Their boss makes them, or they haven't figured out a way to make meaningful connections without being annoying.

I'll save you the trouble of trying to find the article. Here are the seven "secrets:"

1. Plan Ahead.
2. Investigate Before You Call.
3. Seek Out a Personal Connection.
4. Get Information Before You Give It.
5. Get Out of Your Chair and in Front of a Mirror.
6. Keep Careful Records.
7. Use Referrals in Your Voice Mail Message.

Help me! Where are the secrets? Maybe it's a "Where's Waldo" game. Yeah, that's the secret, er, I mean the ticket.

Qualification and request: Please do not email me and drone on about how cold calling works. It doesn't work 97-99 out of 100 times. It's the most rejection-laden sales process in existence and the cause of more depression, low self-esteem, reluctance, avoidance and disappointment than any other sales strategy I have ever seen (or used).

Excessive rejection from cold calling turns you into another Popeye character: Whimpy – foolishly begging for a hamburger and offering nothing in return.

This article will give you alternative smart ways to make positive connections. And be advised – they are non-secrets. Rather, they are obvious strategies that you can easily and enjoyably employ – but they require work.

If there's a secret ...

- It's to *attract* new customers, not provoke them.
- It's to *build value-based relationships with existing customers*, not ignore them.
- It's to *be proactive in a positive way*, not call and ask, "who's in charge of ...?"
- It's to *approach the process of getting new customers in a better, smarter way*, because there is no worse or dumber way than cold calling.

Here's my "eat-your-spinach" plan for you – the eight "one-a-day" strategies that will earn you 10 times what the cold call will produce, build your reputation, and keep your customers loyal:

1. **Visit one customer a day.** Talk to the people who love you and already buy from you. Find out why they do and ask

them if you can record it on your smartphone. Video is best. Just a documented minute about their "why." Note well: If you're reluctant to do this, it's because your relationship with the customer is weak or nonexistent.

2. **Have coffee with one customer a day.** Start your day at 7 a.m.. Build the relationship. Talk family. Share passions and goals. Look for ways to help. Look for ways to connect again. Do not ask for business or referrals. Keep it social.

3. **Give one referral a day.** This is a revelation, and an overlooked golden opportunity to most salespeople. Think of the WOW your customer will have when you refer business to them and think of the value you'll build at the end of a year.

4. **Attend one face-to-face networking event a day.** Don't just show up. Show up prepared. Meet new people. Get involved in the group. Give a speech on the value of giving value. This will help you become known as a person of value.

5. **Make a wish list of five potential customers and post a daily value message for them.** Incorporate your prospects and your customers into your outreach. When you name them by name, their search will uncover you.

6. **Get business social media savvy.** Write and tag every day. Post one customer compliment a day. Post one idea every day.

7. **Start a meaningful blog.** Something that can give valuable information to those you seek to connect with. Start by posting the qualities of your best customers. Feature them, not you.

8. **Wake up and write.** It's the foundation of your messaging and communication success. It's been my personal secret for the past 20 years – and I plan to do the same for the next 20.

The big secret is, you gotta do everything on the spinach list. That's the "work" part. The good news is it's all positive work. It's career building, value building, reputation building, relationship building, sales building, attitude building, pride building and success building work. All the things cold calling is not, and will never be.

Want a few more non-cold-calling ideas? Go to www.gitomer.com and enter the words WASTE OF TIME in the GitBit box.

Jeffrey Gitomer is the author of *The Sales Bible*, *Customer Satisfaction is Worthless*, *Customer Loyalty is Priceless*, *The Little Red Book of Selling*, *The Little Red Book of Sales Answers*, *The Little Black Book of Connections*, *The Little Gold Book of YES! Attitude*, *The Little Green Book of Getting Your Way*, *The Little Platinum Book of Cha-Ching*, *The Little Teal Book of Trust*, *The Little Book of Leadership*, and *Social BOOM!* His website, www.gitomer.com, will lead you to more information about training and seminars, or e-mail him personally at salesman@gitomer.com.

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How to market in the new, old economy

If you like President Obama, you're probably happy with the result of the presidential election. If you don't like him, you'll have an excuse to whine. But your sentiments and mine don't change the situation one iota. The real question is, "*what do we do now?*" Nowhere is that a more important question than as it pertains to the field of marketing and advertising. And here's my take ...

Get busy or go home!

Look, those are really your only choices. Here are the circumstances you're likely to face over the next four years:

- Continued sluggishness – perhaps even a slowdown or serious downturn in the economy.
- Higher gas prices, leading people to reconsider mass transit where it's available.
- Increasing deficits in government, pressuring prices to go up and inflation to run rampant.
- Consumers who will become even more hyper-sensitive about pricing.

Now, this may look a lot like a gloom and doom prediction but I assure you it is not. It is simply an observation and prediction about what is in store for us as businesspeople in the next four years.

But there are always opportunities born of challenging circumstances, and here are a few that might delight you:

- People will be forced to be more self-reliant, so your products and services can be sold, in the face of economic challenges, *if* you can explain why your products and services are so useful and helpful in enabling them to serve themselves. If you fail to explain that, you won't have a chance.
- Digital communications and particularly mobile devices will continue to grow in popularity and in capabilities, in some cases enabling you to market more effectively, for a lower price. You'll have opportunities to exploit this shift in the market *if* you adapt aggressively, now.
- Competitors will cut back on their advertising, abandoning the market and leaving a wonderfully exploitable gap that will attract customers to you *if* you jump in with marketing to fill the void.
- You *will* be able to successfully fight margin-crunching, downward price pressures *if* you give people plausible, beneficial reasons to stick with you, including heightened customer service.

All well and good. Again the question, "*what do we do now?*"

And I have some concrete recommendations.

First, look for ways to maximize the average transaction and institutionalize those in your selling process. You can install a formal, planned and executed up-selling and add-on selling system. Tactics could also include more compelling offers based on adding value, rather than discounting. Package up sets or outfits, bundle products, sell quantity, so the unit price comes down but the revenue goes up.

Second, do whatever it takes to quickly and convincingly set yourself apart from the competition. This is the best – perhaps the only – way to maintain margins. If you try to compete with the Internet, you're doomed

to fail. You've got to develop a unique purchase appeal that gives people a reason or reasons why they should come to you instead of going online to buy your type of products and services. That's the way you beat them in the game of "price wars."

Third, ramp up your customer service. The tighter things get in the economy, the more you'll have people pinching their pennies. You've got to convince them that there are excellent reasons why *you* should be providing them with products and services, even though your prices are higher. List all the reasons and indicate they can't get it all elsewhere. Also remind them that you are bringing jobs to the local area. This will actually be important moving forward.

Fourth, go mobile. This may be your last chance to be ahead of the curve in the world of marketing, rather than a mere follower. Do you realize that almost as many searches are now initiated on a mobile device as from the desktop? Why would you make people wrestle

with trying to read your desktop website on a smartphone? "Mobilize" your site, then take advantage of social media, text messaging, QR codes ... even apps ... to engage customers and convert them into clients, even while they're "just looking."

Fifth, do not abandon direct mail, which remains one of the most successful media. The yellow pages are gone and daily newspapers are not far behind. Yet research consistently indicates that well-executed and creative direct mail still brings in more customers and at acquisition rates similar to and even below Internet marketing. Make direct mail your secret weapon in the marketing wars sure to come.

Sixth, employ creative, high-leverage media buying processes in the traditional media. The pay per click advertising so popular on Facebook and Twitter has reawakened that model, which used to be more prevalent in the traditional media. Negotiate hard with your media reps for pay-as-you-go pricing strategies. What if you could get more spots run for lower prices, or even have them run the ads for free, being compensated by a pay per site visit or purchase?

Hint: With the political season now behind us, the media stations are going to find themselves starving for advertising buys and ready to discount. You may well be able to buy your media at "firesale" pricing, saving you half of your marketing budget.

Of course, these are a few simple-to-implement first steps. Keep watching this column for more valuable insights on how to more effectively sell in this crazy economic climate.

For Ackerman's special, extended and detailed report on *How To Prosper With Mobile Marketing*, send an email request to mail@ascendmarketing.com. Ackerman is president of Ascend Marketing Inc. He was a presenter at KnowledgeFest '12 (<http://www.marketingspeakerjimackerman.com>). His coaching program for businesses includes a 400 percent ROI guarantee. Contact Ackerman at 800-584-7585, or by email at mail@ascendmarketng.com.

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Jeffrey Gitomer



Jim Ackerman

Focus

INSURANCE & WELLNESS

pages 10-18

BIG Wellness in small BUSINESS

By Preston Diamond

Wellness is a state of mind and body. It is an *individual* thing. So, when it comes to employee participation, let's not get lured into the misconception that wellness only works in large numbers, and therefore is more fitting for a sprawling Fortune 500 company than it is for a small business with 25 to 100 employees.

Wellness today is for all employers and all of its employees. And although the cable TV stations today are full of exercise shows, fitness magazines clutter news racks and health clubs pop up on every street corner like McDonald's, even back in the 1980s when I was consulting with small businesses some of them had a wellness program in place — and didn't even realize it. When break time came, the employees of one particular small company would take a walk around the block. Walking together during business hours was built into this company's culture. The only difference between then and now is today we would count the steps with a pedometer clipped to our belt and walk with iPod buds stuck in our ears as opposed to a Sony Walkman. But the results remain the same.

In our small office in North Carolina, we hold meetings outside while tossing a baseball back and forth. When we talk on the phone with a client, it's not while staring at a computer screen, but by taking advantage of today's communications technology and conversing while walking around our office holding 2.5 or 5 pound weights, maybe even outside.

But when it comes to getting a company to implement a wellness program into its corporate culture, it all comes down to getting them to practice what you preach. And what I found to be effective is utilizing the old KISS system with a slight modification — Keep It Simple *Sells*.

This is not to suggest that a good agent doesn't know that having a solid health and wellness plan in place will benefit their client. But sometimes the litany of objections from the employers — "There's nothing I can do about health care costs going up," "It's too expensive," "We don't have the facilities for exercise," "My employees won't want to do it" — can sometimes be overwhelming.

Randy and Dustin Boss of Ottawa Kent in Jenison, Mich., have spent four years testing and creating a process of "Bringing Risk Management to Benefits," so that when risk management and benefits gently collide, the CEO understands the aggregate health risks in their employee population. They can then take steps to promote changing the detrimental risk factors that lead to disease and high cost. Keeping healthy people healthy, while improving the health of the less healthy, is the ultimate wellness journey.

"Employers are frustrated because most likely they have tried things that didn't work," said Randy Boss. "They tend to think short term and not long term, and want to see solid and immediate benchmarks."

The goal is to make the employer view wellness as an investment, not an expense. And it's a mission not to be taken lightly as employers see rising health costs and in many cases aging workers.

John Basten of The Mid-State Group in Lynchburg, Va., said employers are frustrated with the ever-increasing cost of health premiums, and thus turn to brokers for solutions, which often include delivering "wellness" by implementing disincentives and benefit design changes in an effort to change behavior. A concept that Basten said doesn't work.

"It's only through education that you can guide employers to better understand the risks and obstacles they are facing," he said. "Essentially, step one is to help them identify the specific health factors within their company, because when real data drives the decision, one can plan for the expected results."

York International, a large regional broker in Harrison, N.Y., derives about 25 percent of its \$10 million in revenue from benefits serving the middle market employer of 50 to 2,500 employees. For the past five years, York has been focusing on wellness or risk management within a health sphere from an employee benefit standpoint that really came out of a continual effort to be able to draw resources and capabilities from much larger entities and bring them to smaller entities.

"The Fortune 1000 or 5000 have been practicing engaging employees in health beyond the financing of sickness for many years and we think that there is a tremendous opportunity to continue to do that with these middle market companies," said Mike Bodack of York International. "When our point of entry is who we call the 'user buyer' of insurance for their company, we try to engage the 'economic buyer' as well. It is not often the same person, but it does happen on occasion.

"When we deal with that economic buyer, we find that it is easy to focus the conversation. Certainly, some folks will have their head in the sand. But the ones who are intelligent, rational human beings understand very quickly. Because in the end, it's just a math problem."

When employers perceive wellness as an added cost instead of an added benefit, bad things happen. Or nothing happens at all. Basten has fought that battle for years.

"Employers are frustrated with the ever-increasing cost of health care and are looking for viable strategies to reverse the trend," he said. "Many are looking for quick fixes, which end in employers spending excessive funds in areas that don't have long-lasting effects. Our specific focus is to educate the employer on how wellness should be defined as an employee *benefit*. We educate our clients that identifying the specific risk factors affecting their employee group is an essential and foundational step in creating an effective wellness pro-

see *WELLNESS* page 18

sponsored by:



Want to make sure possessions are fully protected? Document them with a home inventory

When choosing homeowners insurance, most consumers think more about the value of the home than about their prized possessions inside. When determining coverage needs, it is important to know all the “stuff” in your home that warrants special protection. Insurable items do not only include luxury items like jewelry and art, but also fun purchases that support personal passions.

Whether it is gourmet cooking gadgets, designer handbags or high-end electronics, what Americans invest in personal passions can have a profound impact on insurance needs:

- Fashionistas spend more than \$1,400 annually on shoes, apparel and accessories.
- Techies spend approximately \$1,300 a year on computers, video games and televisions.
- Foodies invest an average of \$2,400 annually on high-end appliances and fine dining.

One of the best ways to make sure possessions are fully protected is to document them with a home inventory.

“A home inventory assures you know exactly what you own, and what it is worth, before you need to make a claim,” says National Association of Insurance Commissioners president Susan E. Voss. “Our research, however, suggests almost half of all Americans don’t have an inventory of their possessions.”

Documenting possessions with a home inventory is the most important step homeowners and renters can take to make sure they have enough coverage to fully protect and replace their valuables if something happens.

10 Steps to Complete a Home Inventory

1. Make a list of possessions, including “celebration” purchases such as jewelry and fine art.

2. Think about family heirlooms, collections and furniture. Also consider items related to everyday leisure time, from flat-screen televisions to custom guitars.

3. Take note of commonplace items such as toys, CDs and clothing. And do not forget items you may only use occasionally such as holiday decorations, sports equipment, tools and high-ticket items kept outside your home such as landscape and swing sets.

4. Attach copies of original sales receipts and/or appraisal documents to your inventory. Be sure to note model and serial numbers.

5. Group your possessions into logical categories, i.e., by hobby, by room in your home.

6. Carefully photograph or videotape each item and document a brief description including age, purchase price and estimated current value.

7. Remember to open drawers and closets to document what’s inside.

8. Store your home inventory and related documents in a safe, easily accessible place such as a secured site/file online, a fire-proof box or in a safe deposit box. You may want to share a copy with your insurance provider so he or she can make necessary updates to your coverage.

9. Review and update your inventory annually and whenever you make a significant purchase.

Choosing Home Insurance That Fits

Keeping a home inventory also helps consumers stay on top of their family’s changing insurance needs. Consumers often are surprised by what is not covered under standard home insurance policies:

- On average, home contents are reimbursed only up to 50 percent of the home’s insured value, i.e., \$50,000 to replace the contents of a home insured for \$100,000.

- Standard policies impose limits on replacement coverage for certain types of personal property such as jewelry, furniture, furs, firearms and electronics.

“Exactly how much you’ll be reimbursed for lost, stolen or damaged personal property can vary greatly from policy to policy,” said Voss. “A home inventory helps consumers determine what they need to

protect and keep their policies up to date. Knowing what is and isn’t protected, and for how much, helps families prepare for the worst. The last thing you want when misfortune strikes is to learn your insurance policy won’t replace your losses. And by choosing coverage to fit their life stages, consumers also may save money.”

Consider the following life-stage related insurance facts:

- Single Parents and Families: Many homeowners’ policies do not cover items such as laptops and televisions stolen from a dorm room; if your son or daughter lives off-campus, you will need renter’s insurance. Most policies limit coverage for jewelry to \$500, which typically is not enough to replace a favorite pair of diamond earrings or a wedding ring. The standard \$1,000 limit to replace computers may not be enough for a busy household with multiple PCs.

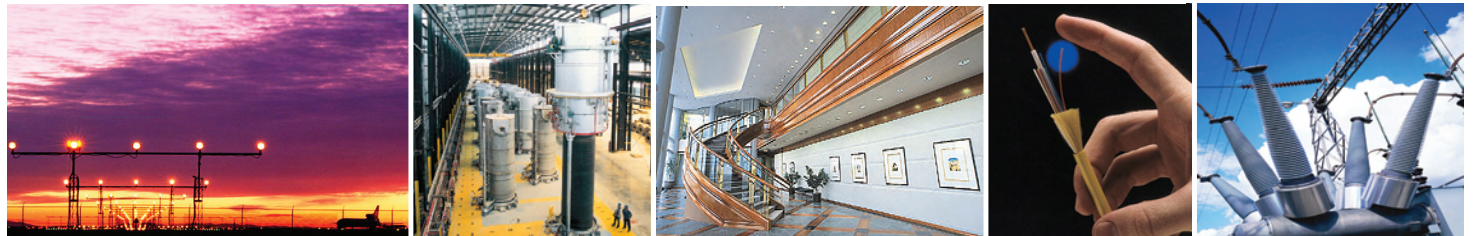
- Young Singles: Consider purchasing renter’s insurance to cover your possessions, even if living with roommates — do not rely on the landlord’s insurance. Items such as sports equipment or navigation systems stolen from your vehicle typically are not covered by auto insurance and must be filed against homeowners or renter’s insurance.

- Military: Most policies do not cover personal property taken with you while deployed to a war zone; if you store belongings left behind, you likely will need additional off-premises coverage.

- Seniors: If you start a home-based business after retiring, make sure your office equipment is fully insured.

- Domestic Partners: The standard homeowners or renter’s policy only covers possessions of the person named on the title or agreement. If your name is not listed, your assets may be at risk.

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Top Group Health Insurance Companies in Utah

Ranked by Number of Individuals Covered in 2011

Company Name Address	Phone Fax Web	# of Individuals Covered in 2011	# of Offices in Utah # of Utah Employees	Premium Volume in Utah in 2011	Insurance Products Offered	Top Local Executive Year Founded
SelectHealth 5381 S. Green St. Murray	801-442-5038 DND selecthealth.org	542,000	1 975	\$1.185 billion	Medical, dental, vision, and life and disability coverage, plans for individuals, employers, federal employees, CHIP, Medicaid, and Medicare Advantage	Patricia R. Richards DND
Regence BlueCross BlueShield of Utah 2890 E. Cottonwood Pkwy Salt Lake City	800-624-6519 DND regence.com/ut	498,017	1 500	\$1.012 billion	Individual, group, FEP, ASO, Medicare, dental, vision, HSA, life	Jennifer Danielson 1942
UnitedHealthcare of Utah 2525 Lake Park Blvd Salt Lake City	800-624-2942 801-982-4550 uhc.com	265,000	2 700	\$219 million	Employer, Medicare, military	Pam Gold 1974
Opticare of Utah, Inc. 1901 W. Pkwy Blvd. Salt Lake City	801-869-2020 801-954-0054 opticareofutah.com	155,000	1 11	\$4.2 million	Group and individual, vision plans, eye exams and hardware coverage, LASIK surgery	Aaron Schuback 1986
Gallagher Benefit Services 6330 S. 3000 E., Ste. 670 Salt Lake City	801-559-2929 801-559-2953 gallagherbenefits.com/utah	150,000	2 30	\$361.8 million	Medical, dental, vision, life & AD&D, STD, LTD, Ancillary	Ryan Olsen 1927

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Top Commercial Insurance Agencies in Utah

Ranked by Premium Volume in Utah in 2011

Company Name Address	Phone Fax Web	Premium Volume in Utah in 2011	# of Licensed agents in Utah # of Employees	# of Offices in Utah # of Offices Worldwide	Specialties	Owner/Managing Principal Year Founded
Aon Corporation 299 S. Main St., Ste. 1300 Salt Lake City	801-488-2577 847-953-3468 aon.com	\$915 million	12 12	1 500	Property, casualty, enterprise risk management, human resource consulting, benefits brokerage	C. Dawn Brazell 1982
Marsh USA Risk & Insurance Services/ Mercer Health & Benefits 15 W. South Temple, Ste. 700 Salt Lake City	801-533-3600 801-533-3610 marsh.com/ mercerc.com	\$413.6 million	30 33	1 420	Property, casualty and health, benefits brokerage and consulting	Kim Briggs Ann Thomas 1923
Moreton & Company 709 E. South Temple Salt Lake City	801-531-1234 801-531-6117 moreton.com	\$410 million	109 175	4 7	Commercial insurance, employee benefits, surety, voluntary products, personal insurance, financial services	Earl Hurst 1910
HUB International Insurance Services, Inc. 6440 S. Wasatch Blvd., Ste. 235A Salt Lake City	801-943-2600 801-618-4014 hubinternational.com	\$336 million	10 12	2 250	Employee benefit consulting, property & casualty risk advisory/production services	Tom Lanning 1998
The Leavitt Group 216 S. 200 W. Cedar City	435-586-6553 435-586-1510 leavitt.com	\$319 million	152 570	20 105	Property, casualty, life and health	Dane O. Leavitt 1952
Wells Fargo Insurance Services USA, Inc. 1095 E. 2100 S., Ste. 200 Salt Lake City	801-246-4300 866-729-7172 wfis.wellsfargo.com	\$125 million	39 40	1 135	Enterprise risk management, captive consulting & management, cost control, employee benefits, commercial insurance, personal lines, construction, technology, and small business	David Headden 1969
The Buckner Company 6550 S. Millrock Dr., Ste. 300 Salt Lake City	801-937-6700 801-937-6710 buckner.com	\$93 million	38 121	2 4	Construction, commercial (retail, restaurants, manufacturing, etc), trucking and transportation, surety bonds, employee benefits, agriculture and crops, personal lines	Terry H. Buckner 1936
Beehive Insurance Agency Inc. 302 W. 5400 S. #101 Murray	801-685-6860 801-685-2899 beehiveinsurance.com	\$70 million	17 36	2 2	Trucking & transportation, contractors & construction, non-profits, manufacturing, and employee benefits	Doug Snow 1961
HUB International Transportation Insurance Services, Inc. PO Box 17346 Salt Lake City	801-943-2600 801-943-3889 hubtransportation.com	\$30 million	15 140	1 14	Insurance for the trucking industry	Dale Kaufman Michael Birge 1963

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Top Vision Centers in Utah

Ranked by Number of Patients Seen in 2011

Vision Center Name Address	Phone Fax Web	# of Patients Seen in 2011	# of Full Time Employees # of Eye Exams in 2011	# of Ophthalmologists # of Optometrists	Same Day Appointments Optical Shop on Site	Services Offered	Owner
John A. Moran Eye Center 65 Mario Capecchi Dr. Salt Lake City	801-581-2352 DND moraneyecenter. org	124,000	500 120,000	28 9	Yes Yes	Comprehensive ophthalmology, cataract, corneal diseases, refractive surgery/LASIK, glaucoma, neuro ophthalmology, oculoplastic and facial plastic surgery, pediatric ophthalmology, adult strabismus, retinal diseases, uveitis, ocular infectious disease, triage, optometry and contact lens services	University of Utah Healthcare John A. Moran Eye Center
Mount Ogden Eye Center 4360 Washington Blvd Ogden	801-476-0494 801-479-3937 mountogdeneye. com	64,000	73 44,800	7 2	Yes Yes	Comprehensive eye exams, LASIK, cataract surgery, diabetic retinopathy, macular degeneration, facial cosmetic surgery	Mark G. Ballif
Standard Otical Company 1901 W. Parkway Blvd. Salt Lake City	1-800-393-2273 DND DND	62,500	155 57,000	2 18	Yes Yes	Exams, glasses, contacts, LASIK, cataracts, diabetic care, glaucoma, and all insurances for medical care	Aaron Schubach
Wolcott Optical Service, LC 3145 Highland Dr. Salt Lake City	801-485-4474 801-485-4497 wolcottoptical.com	10,000	8 570	0 1	Yes Yes	Eye exams and full optical retail, prescription eye wear, contact lenses and non-prescription sunglasses	Ron Wolcott Janet Wolcott
Clair Optical 1025 E. 3300 S. Ste. A Salt Lake City	801-466-3937 DND clairoptical.com	8,000	5 4,000	3 0	Yes Yes	Glasses, contacts, sunglasses, eye case supplies	Alan Seyboldt
The Eye Institute of Utah 755 E. 3900 S. Salt Lake City	801-266-2283 801-268-6151 theeyeinstitute.com	7,785	46 16,107	6 1	Yes No	Custom cataract surgery, corneal transplants, dry eye, facial plastics, glaucoma, ICL, keratoconus, LASIK/PRK, retina, refractive lens exchange	Robert Cionni
Alta View Eye Care Center 9720 S. 1300 E. Sandy	801-572-0631 801-572-0670 altavieweye.com	6,622	10 4,489	1 1	Yes Yes	Comprehensive eye care, exam, cataracts, glaucoma, LASIK	Mathew R. Tempest
Utah Eye Associates 150 S. 1500 E. Salt Lake City	801-363-2851 801-363-7186 utaheyeassociates. com	4,500	3 2,500	0 1	Yes Yes	LASIK, diabetic eye care, dry eye treatment, general and medical examination, contact lens services	David Masihaas
Davis Vision Center 1325 w. South Jordan Pkwy #103 South Jordan	801-253-3080 801-253-0772 davisvisionmd.com	4,000+	4 DND	1 1	Yes Yes	Eye exams, glasses, contacts, LASIK, cataract, ER	Brian R. Davis
Broadway Eye Clinic 250 E. 300 S. Salt Lake City	801-322-0467 801-363-6053 visionsource- broadway.com	3,000	6 2,000	2 DND	Yes Yes	Primary eye care providers, including treatment and management of eye diseases and ocular conditions. Full optical with fashion designer frames and latest technology in optical lenses, contact lens services, vision therapy	Terry Berner Karri Buresh
Wasatch Vision Clinic 849 E. 400 S. Salt Lake City	801-328-2020 801-363-2201 wasatchvision.com	3,000	4 2,500	0 3	Yes Yes	Complete eye care services, treatment of eye disease, LASIK comanagement, specialty contact lenses, Keratocounus, in office lab, large frame section	DND
Precision Eye Care 6095 S. Fashion Blvd, Ste. 110 Murray	801-262-2020 DND precisioneye-care. com	728	1 728	0 1	Yes Yes	Comprehensive eye and vision care	Stuart Anderson
Salt Lake Vision 34 S. 500 E. #201 Salt Lake City	801-288-2020 DND saltlakeeyedoctor. com	360	1 360	0 1	Yes Yes	Comprehensive eye and vision care	Stuart Anderson
Hoopes Vision 1001 S. Centennial Pkwy Ste. 400 Salt Lake City	801-568-0200 801-563-0200 hoopesvision.com	DND	60+ DND	4 6	Yes No	LASIK, cataract surgery, custom laser cataract surgery, PRK, intacs, cornea transplants, ICL (intraocular contact lenses)	Phillip C. Hoopes

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Top Hospitals in Utah

Ranked by Number of Beds

page 1

Hospital Name Address	Phone Web	# of Beds	# of Employees # of Physicians	For Profit Year Established	Specialties	Administrator Owner
University Hospital 50 N. Medical Dr. Salt Lake City	801-581-2121 healthcare.utah.edu/ hospital	720	8,000 1,000	No 1905	As an academic medical center all medical specialties are covered. 120+	Vivian Lee David Entwistle DND
Intermountain Medical Center 5121 S. Cottonwood St. Murray	801-507-7000 intermountain healthcare.org	472	4,401 2200	No DND	Comprehensive Heart Services, Cancer Services, Pulmonary and Lung Services, Surgery, Level One Trauma Center, Women and Newborn Services, Acute and Intensive Care Services	David Grauer Intermountian Healthcare
Utah Valley Regional Medical Center 1034 N. 500 W. Provo	801-357-7850 intermountain healthcare.org	395	3,088 532	No DND	Level II Trauma Center, Cancer and Heart Services, Newborn Intensive Care, Surgery, Stroke Care, Hyperbaric Medicine	Steve Simoot Intermountian Healthcare
LDS Hospital 8th Ave. & C St. Salt Lake City	801-408-1100 intermountain healthcare.org	350	1,469 1,500	No DND	Surgical, ER, Women's Services, Bone Marrow Transplant and Acute Leukemia Program, Behavioral Health	Jim Sheets Intermountian Healthcare
McKay-Dee Hospital Center 4401 Harrison Blvd. Ogden	801-627-2800 intermountain healthcare.org	344	2,693 922	No DND	Level Two Trauma Center, Heart and Cancer Services, Newborn Intensive Care Unit, Obstetrics, Surgery	Timothy Pehrson Intermountian Healthcare
Primary Children's Medical Center 100 Mario Capecchi Dr. Salt Lake City	801-662-1000 intermountain healthcare.org	281	3,206 1,012	No DND	Pediatric Trauma One Emergency Center, Heart Services, Cancer Services, Organ Transplants	Katy Welkie Intermountian Healthcare
Dixie Regional Medical Center 1380 E. Medical Dr. St. George	435-251-1000 intermountain healthcare.org	245	2,068 255	No DND	ER, Heart Surgery, Newborn Intensive Care Unit, Surgery	Terri Kane Intermountian Healthcare
Davis Hospital & Medical Center 1600 W. Antelope Dr. Layton	801-807-1000 davishospital.com	225	810 420	Yes 1976	Cardiology, Critical Care, Emergency Medicine, Fertility Services, Gastroenterology, General/Vascular Surgery, Obstetrics/Gynecology, Hyperbaric and Wound Care Center, Neonatology, Oncology, Orthopedics, Pediatrics, Diagnostic Imaging, Urology, Women's Services	Mike Jensen IASIS Healthcare
Jordan Valley Medical Center 3580 W. 9000 S. West Jordan	801-561-8888 jordanvalleymc.com	183	850 496	DND 1983	Cardiology, Critical Care, Emergency Medicine, Fertility Services, Gastroenterology, General/Vascular Surgery, Obstetrics/Gynecology, Hyperbaric and Wound Care Center, Neonatology, Oncology, Orthopedics, Pediatrics, Diagnostic Imaging, Urology, Women's Services	Steven M. Anderson IASIS Healthcare
Salt Lake Regional Medical Center 1050 E. South Temple Salt Lake City	801-350-4111 saltlakeregional.com	158	559 557	DND 1875	Cardiology, Critical Care, Emergency Medicine, Fertility Services, Gastroenterology, General/Vascular Surgery, Obstetrics/Gynecology, Hyperbaric and Wound Care Center, Neonatology, Oncology, Orthopedics, Pediatrics, Diagnostic Imaging, Urology, Women's Services	Jeff Frandsen IASIS Healthcare
Logan Regional Hospital 1400 N. 500 E. Logan	435-716-1000 intermountain healthcare.org	148	1,070 251	No DND	ER, Obstetrics, Surgery, Cancer Center	Michael Clark Intermountian Healthcare

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Top Hospitals in Utah

Ranked by Number of Beds

page 2

Hospital Name Address	Phone Web	# of Beds	# of Employees # of Physicians	For Profit Year Established	Specialties	Administrator Owner
Pioneer Valley Hospital 4155 S. Pioneer Pkwy West Valley City	801-964-3100 pioneervalleyhospital.com	139	450 496	DND 1983	Cardiology, Critical Care, Emergency Medicine, Fertility Services, Gastroenterology, General/Vascular Surgery, Obstetrics/Gynecology, Hyperbaric and Wound Care Center, Neonatology, Oncology, Orthopedics, Pediatrics, Diagnostic Imaging, Urology, Women's Services	Steven A Andreson IASIS Healthcare
American Fork Hospital 170 N. 110 E. American Fork	801-855-3300 intermountain healthcare.org	88	727 325	No DND	ER, Women and Newborn Services, Surgery, Diagnostic Imaging	Michael Olson Intermountain Healthcare
Riverton Hospital 12600 S. 3741 W. Riverton	801-285-2010 intermountain healthcare.org	88	497 280	No DND	Women and Newborns, ER, Surgical Services, Outpatient Services, Diagnostic Imaging	Blair Kent Intermountain Healthcare
Alta View Hospital 9960 S. 1300 E. Sandy	801-501-2600 intermountain healthcare.org	80	567 750	No DND	ER, Women's and Newborn Services, Medical and Surgical Services	Bryan Johnson Intermountain Healthcare
Valley View Medical Center 1303 N. Main St. Cedar City	435-868-5000 intermountain healthcare.org	48	396 112	No DND	ER, Obstetrics, Surgery, Cancer Services, Cardiology, Spine & Pain Services, Diagnostic Imaging	Jason Wilson Intermountain Healthcare
Sevier Valley Medical Center 1000 N. Main Richfield	435-893-4100 intermountain healthcare.org	42	160 80	No DND	ER, Diagnostic Imaging, Dialysis, Family Medicine, General Surgery, Obstetrics, Lab, Sleep Lab	Gary Beck Intermountain Healthcare
The Orthopedic Specialty Hospital (TOSH) 5848 S. 300 E. Murray	801-314-4100 intermountain healthcare.org	36	413 150	No DND	Orthopedics, Sports Medicine, Joint Replacement, Physical Therapy, Spine Care, Arthritis Management Center, Nutrition Services, Sports Performance	Barbara Ohm Intermountain Healthcare
Park City Medical Center 900 Round Valley Dr. Park City	435-658-7000 intermountain healthcare.org	26	322 163	No DND	ER, Diagnostic Imaging, ProHealth Lab, Family Medicine, General Surgery, Obstetrics, Plastic Surgery, Nutrition Counseling	Si Hutt Intermountain Healthcare
Bear River Valley Hospital 1000 W. 905 N. Tremonton	435-207-4500 intermountain healthcare.org	20	132 82	No DND	ER, Women and Newborn Services, Surgical, Diagnostic Imaging, Physical Therapy	Eric Parker Intermountain Healthcare
Delta Community Medical Center 126 S. White Sage Ave. Delta	435-864-5591 intermountain healthcare.org	20	66 27	No DND	ER, Diagnostic Imaging, Family Medicine, General Surgery, Obstetrics, Lab	James Beckstrand Intermountain Healthcare
Fillmore Community Medical Center 674 S. Highway 99 Fillmore	435-743-5591 intermountain healthcare.org	20	68 8	No DND	ER, Diagnostic Imaging, Family Medicine, General Surgery, Obstetrics, Lab	James Beckstrand Intermountain Healthcare
Heber Valley Medical Center 1485 S. Highway 40 Heber	435-654-2500 intermountain healthcare.org	20	112 92	No DND	ER, Family Medicine, General Surgery, Obstetrics, Lab, Plastic Surgery, Sleep Lab	Shawn Morrow Intermountain Healthcare
Orem Community Hospital 331 N. 400 W. Orem	801-224-4080 intermountain healthcare.org	20	189 532	No DND	Obstetrics, Women's Services, Same-day Surgery, Imaging, ER	Steve Badger Intermountain Healthcare
Sanpete Valley Hospital 1100 S. Medical Dr. Mt. Pleasant	435-462-2441 intermountain healthcare.org	20	122 88	No DND	ER, Diagnostic Imaging, Family Medicine, General Surgery, Obstetrics, Sleep Lab, Orthopedics	Mark Allen Intermountain Healthcare

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Employers increase benefits that improve employee health, wellness

Benefit offerings stabilized in 2012 as the impact of the economic downturn lessened from 2011

More employers are offering benefits that encourage employees to improve their health in 2012, according to a survey released recently by the Society for Human Resource Management (SHRM).

Over the last five years, benefits that reward employees for improving their health have jumped, a sign that organizations recognize employees value these benefits and are looking for ways to cut business costs. For example, the percentage of employers offering health and lifestyle coaching jumped from 33 percent in 2008 to 45 percent in 2012, and rewards or bonuses for completing a health and wellness program increased from 23 percent in 2008 to 35 percent in 2012.

SHRM's 2012 Employee Benefits Survey found that, while most employee benefits stabilized this year, 73 percent of HR professionals reported that the econom-

ic downturn negatively impacted employee benefit offerings (11 percent to a large extent and 62 percent to some extent). This is more or less the same as in 2011, when 77 percent said the economy negatively affected benefits to some or a large extent.

Because of the economy and recent employment-related legislation, many employers have shifted to benefits that place primary responsibility and control to employees. For example, more employers offer defined contribution retirement-savings plans (92 percent) than defined benefit pension plans (21 percent) in 2012, putting the impetus on employees to manage their own retirement savings instead of relying on employer-provided pensions.

Employer spending on benefits remained stable this year with organizations spending, on average, 19 percent of an employee's annual salary on voluntary benefits, 18 percent on mandatory benefits and 10 percent on pay for time employees did not work.

The survey of 550 randomly selected

HR professionals examined 297 benefits. Among other findings:

- The five most common benefits in 2012 are: paid holidays (97 percent); prescription drug program coverage (97 percent); dental insurance (96 percent); defined contribution retirement savings plans (92 percent); and mail-order prescription programs (91 percent).

- Paid time off plans have become more popular: More than half of organizations (51 percent) provide paid time off plans, a combination of traditional vacation time, sick leave and personal days in one plan, up from 42 percent in 2009.

- Domestic partner benefits: A third of employers (35 percent) offer health care coverage to same-sex domestic partners, and 32 percent offer it to opposite-sex domestic partners. Fifteen percent provide domestic partner benefits, not including health care coverage, for opposite-sex partners, and the same percent offer the benefit to same-sex partners.

- Health care premium discounts for

healthier behavior are on the rise: Health care premiums discounts for getting annual health risk assessments rose from 11 percent in 2008 to 21 percent in 2012, while discounts for not using tobacco products increased to 20 percent this year from 8 percent in 2008.

- Pets at work: Six percent of organizations offer pet health insurance, 5 percent allow pets at work, 1 percent pay for pet care expenses while an employee is traveling for business, and 1 percent have a "Take Your Pet to Work" day.

The annual benefits survey asks HR respondents about their organizations' employee benefits in 12 sections: business travel, employee programs and services, family-friendly, financial and compensation, flexible working, healthcare and welfare, housing and relocation, leave, preventive health and wellness, professional and career development, retirement savings and planning, and other.

WELLNESS

from page 10

gram, starting with getting a minimum of 90 percent of their employees to complete a health risk assessment without providing incentives."

Getting the employees behind a wellness program can often be the fuel that jump-starts an employer's decision-making process, as now he sees what was perceived as a potential expense reaping potential dividends in terms of an increase in employee morale and a decrease in the number of days out of work due to a workplace injury and/or illness.

As York International's Bodack sees it, it's all about the employee kick-off.

"We've received tremendous response from our kickoff meetings," he said. "The delivery of the health risk assessment to an employee is a measure of control all by itself. When an employee takes the 10 minutes to read it, it may be more informa-

tion than they get about their health from their own doctor. And, an annual health risk assessment offers the employee a grand picture of his or her health, year after year. When employees have something personalized, such as their HRA (health risk assessment), and see directives they can look at year after year, it provides a tremendous level of control and a heightened awareness. We routinely reach 85 or 90 percent involvement from employees who review their HRAs."

One point that both Bodack and Basten agree on as wellness experts is that employers should not rely on incentives for employee involvement in the program. And, conversely, neither should they be penalized for not participating.

"Employees are already struggling with family pressures and an uncertainty about the future," said Basten. "The last thing employees need is a work environment where they are told what not to do and being penalized for doing so. This doesn't create a thriving corporate culture. Wellness

should be offered solely as a benefit and not as a 'reward,' and delivered to the employees as such. Only then will the employer get the proper participation they need for the program to be successful."

Mark Nantz of Knapp Miller Brown Insurance Services in Salem, Ind., said a key component of a successful wellness program, which he has used many times, is the shared clinic model, a benefit which also includes wellness coaches.

"The shared clinic model allows smaller employers to use the clinic model, as long as there is a larger employer to act as the anchor," he said. "Think of a shopping center with the large big-box store as the anchor tenant. A large employer can have its own clinic and it can act as an anchor for surrounding companies to share its on-site clinic. On-site clinics can also pull out employees with chronic illnesses and focus on wellness initiatives for those folks."

It has become increasingly clear that workers' compensation, employee benefits and wellness are the three faces of employ-

ee health, and the cost of that health means insurance producers must be equipped to bring a unified approach to employers. With the new Health Care Reform legislations, employers will have an enormous need for expert advice on benefits and wellness. The agents of the future are quickly arming themselves with new ways to attack the true root causes that are driving up health care costs. And if employers can make their employees healthier without cutting benefits or shifting more premium costs to their employees, where is the downside?

Preston Diamond is managing director and co-founder of the Institute of WorkComp Professionals (IWCP), based in Asheville, N.C. In 2010, IWCP created a sister organization, the Institute of Benefits & Wellness Advisors, that trains, tests and certifies benefit and P&C agents in wellness and employee benefits. He can be contacted at (828) 274-0959 or preston@workcompprofessionals.com.

Lump sums assist rather than discourage return to work, according to study

An ongoing question for many policymakers is whether lump-sum settlements in workers' compensation cases help or hurt return to work for injured workers. Although some believe that settlements discourage return to work, the Workers Compensation Research Institute's (WCRI) new study, "Return to Work after a Lump-Sum Settlement," shows the opposite.

"This is an important study because we need to find out whether settlements discourage return to work for injured workers who want to return to work or assist them in closing this chapter of their life and

moving on with their career," said Bogdan Savych, author and public policy analyst at WCRI. "My hope is this research will help policymakers and other stakeholders understand how workers respond to receiving a lump-sum settlement."

The study follows the experience of 2,138 workers who were injured in Michigan in 2004 and later received a lump-sum settlement. WCRI followed the employment experience of these workers up through 2008. Although the study focused on injured workers in Michigan, policymakers from across the country can learn

from these findings and better understand a worker's decision to return to work after a lump-sum settlement.

Among the study's many findings:

- Three quarters (78 percent) of the injured workers in the study who received a lump-sum settlement didn't change their employment status, which means that many of those who were employed at the time of the lump sum stayed employed and those who were not employed remained unemployed.

- Of those injured workers that did change their employment status, nearly a

third (30 percent) who were employed at the time of the lump-sum settlement left work and nearly a fifth (19 percent) of those who were not employed at the time of the lump sum attained employment.

- On average, more injured workers returned to work after receiving a lump-sum settlement than exited. Average employment in the sample increased from 25 percent of workers at the time of the lump sum to 32 percent of workers one year after a settlement. The exception is older workers who experienced a decline in employment after a settlement.

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Restoration as a guide for managing environmental impact

Even though the concept of restoration is complicated, it is still useful when viewing the environmental impact of a business. According to Prof. Margaret Palmer, it helps to view this complexity as a series of connected, shifting definitions. Palmer is director of the National Socio-Environmental Synthesis Center (www.SESYNC.org) at the University of Maryland. She provided the compelling ending keynote to the recent "Conservation, Restoration and Sustainability: A Call to Stewardship" conference held November 8-10 at Brigham Young University. Palmer's presentation reflected her key realization that, in three decades of designing specific restoration projects, the questions being asked by scientists and land managers in the United States have shifted at least a half dozen times.

Palmer based her comments primarily upon her experience with stream segment restoration in the Chesapeake Bay and its eight-state drainage area. Although we have much fewer streams and much less rainfall here in the arid West, her conceptualization of the challenge of selecting the right problem and perspective when facing a specific challenge has great value.

Four of the stages of this shift in thinking presented by Palmer are most instructive. These shifts reflect how our own thinking as business owners and managers evolves as we wrestle with our environmental impacts. This article summarizes four of these shifts from the perspective of considering action as a single business. A subsequent article will consider actions taken collectively, as a community of businesses.

The first shift is in determining who defines the problem. When confronting any new situation that requires significant application of resources, we are apt to look for experts. In the case of restoration ecology, we call for a restoration biologist, perhaps, like Palmer. For other situations, such as dealing with groundwater runoff, we might look for a geologist, a hydrologist, environmental chemist, soils engineer, etc. However, once we have the science and cost calculated in developing alternative plans to address an environmental problem, it still comes back to the owner of the land to make the decision.

At this point, it is clear that other perspectives from other stakeholders with an additional set of values are valuable to consider in making a good decision. These values include impact on

surrounding land commercial value, amount of revenue available, sources of revenue applicable, trade-offs with other planned expenditures and sheer practicality. All need to be weighed. Responsibility for outcomes has shifted — the land owner owns the definition of the problem, rather than a contracted scientist.

The second shift is determining how to define the problem. In the case of looking at a disrupted "natural" stream flow channel, it seems sensible to look simplistically at the fact that the flow of the stream needs to be continued. So, if there is a planned commercial property development that involves a substantial catchment area for rainfall or crosses a stream, ways to keep the stream functioning by connecting it from uphill of that planned stream channel disturbance to below that development might make sense. Over time, however, it might make sense to take a more strategic view and think about the placement of the commercial property to begin with. At this point the problem shifts from how to move the stream to where to locate a business (or subdivision or in many cases, a roadway of some sort). This type of scenario plays out for businesses every day in our community.

The third shift is defining the goal of a restoration project. At first, it is compelling to look at planning adjustments to several measurable impacts, such as the carrying capacity of a stream segment. However, designing a reconstructed stream segment just to carry a certain volume of water efficiently, at the lowest cost, may cause an unwelcome deposit of sediment load or reduction in surrounding vegetation to take in nutrients or decrease previously present diversity of flora and fauna. We find that trying to fix a small but naturally functioning system by making just one aspect work well may cause unacceptable

dysfunction in other aspects. At this point, we step back and decide what our ultimate goal really is, and usually it is a more comprehensive goal that is more difficult to completely achieve.

This could happen with a recycling project, where a certain manufacturing process waste material is stockpiled on a property to prevent it from going to the landfill. If the material is not adequately managed, it may become a source of pollution for the neighborhood. If it is inappropriately incinerated, it may cause yet a different form of pollution or destroy the incineration equipment. It may be too expensive to ship the material to an appropriate reprocessing facility in another state or even country. Maybe the goal could shift to become the reduction of the creation of so much waste in the design of the manufacturing process itself.

Redefining nature, the fourth shift, is the most confounding of all. Did we really sign up for this as humans, let alone business owners and managers? In trying to restore a stream segment to a natural state, we find that although we can better involve more stakeholders in defining the problem, more holistically approach the problem and set a better more appropriate goal, we still don't really know enough to construct something that was originally constructed without any involvement by us. Whether you believe that our current natural ecology was divinely designed or that it evolved over many years since the last Ice Age

(and before), we still don't know all the moving parts and how they work together with even just a small stream segment, let alone a whole mountain or desert valley or state or eight-state ecosystem.

This is the most vexing conundrum Palmer presented. Desiring perfection or at least manageable functionality in addressing business environmental challenges, it was disappointing to hear about the limitations of our best scientists in thoroughly understanding nature and possessing adequate knowledge to reconstruct or restore it. The truth is, business owners and managers make decisions with incomplete information all the time. We should strive to restore the natural functionality of ecosystems that we impact as best we are able so that they last and support the future of our business and those businesses coming after ours. Acknowledging our limitations, investing adequate time and care in defining the environmental problems that we face and setting the best goals possible in addressing these problems is what we can and must do.

Be good in business: Keep on doing The Triple!

Steve Klass is founder and president of Net Impact Utah. He is principal of Klass Strategies, serving responsible Utah organizations since 1993, providing triple bottom line-boosting services concerning governance and accountability, stakeholder engagement and community building. Contact him at steve@netimpactutah.org.



Steve Klass

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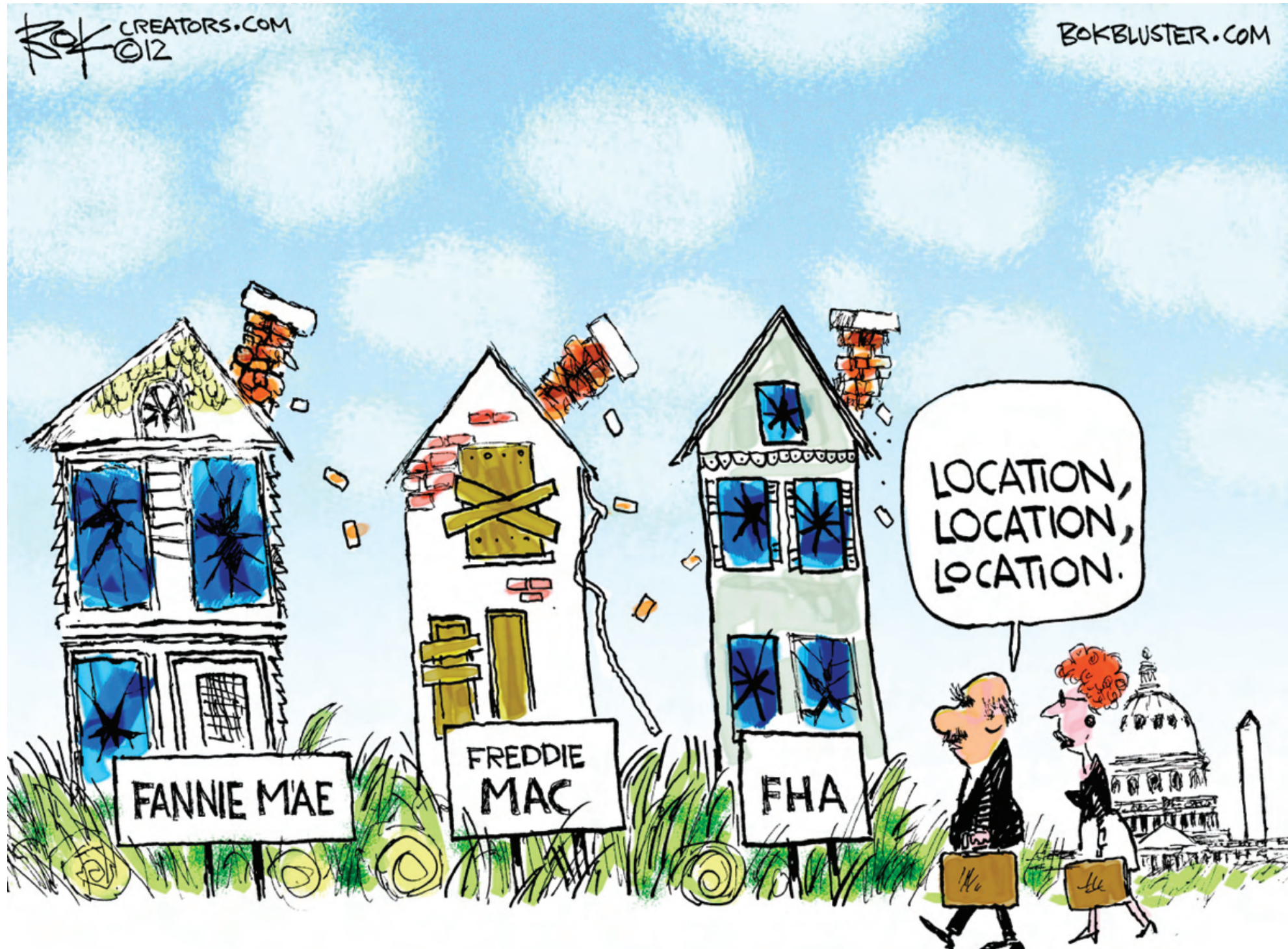
Ranked by Number of Full Time Students Enrolled in Fall of 2011

School Name Address	Phone Fax Web	# of Full Time Students Enrolled in fall of 2011	Degrees Offered	MBA Program Programs offered online	Undergraduate Tuition per year for residents Average Cost of Books and Misc. Fees per year	President
Brigham Young University 150 E. 1230 N. Provo	801-422-4636 801-422-0605 byu.edu	32,980	Bachelor's, Master's, Doctorate's	Yes Yes	\$4,710 \$1,000	Cecil O. Samuelson
Utah Valley University 800 W. University Pkwy Orem	801-863-4636 801-863-8343 uvu.edu	32,395	Certificate/Diploma, Associate's, Bachelor's, Master's	Yes Yes	\$4,122 \$664	Matthew S. Holland
Salt Lake Community College 4600 S. Redwood Rd Salt Lake City	801-957-4111 DND slcc.edu	27,041	Certificates/ Diploma	No Yes	\$1,526 DND	Cynthia A. Bioteau
Weber State University 3848 Harrison Blvd. Ogden	801-626-6000 801-626-8021 weber.edu	25,301	Associate's, Bachelor's, Master's	Yes Yes	\$4,548 \$1,600	F. Ann Millner
Utah State University Old Main Hill Logan	435-797-1000 435-797-3880 usu.edu	20,880	Certificate, Associate's, Bachelor's, Master's, Doctorate's	Yes Yes	\$5,021 \$2,130	Stan L. Albrecht
Dixie State College of Utah 225 S. 700 E. St. George	435-652-7500 435-656-4001 dixie.edu	6,593	Associate's, Bachelor's	No Yes	\$3,469 \$1,150	Stephen D. Nadauld
Westminster College 1840 S. 1300 E. Salt Lake City	801-484-7651 DND westminstercollege.edu	3,358	Bachelor's, Master's	Yes Yes	\$27,182 DND	Brian Levin-Stankevich
Argosy University 121 Election Rd. Ste 300 Draper	801-601-5000 801-601-4990 argosy.edu	214	Associate's, Bachelor's, Master's, Doctorate's	Yes Yes	\$12,852 \$1,212	David Tieten

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Change? Learn? Compromise? Grow? Not these Republicans

Hearing so much chatter about “change” in the Republican Party, the innocent voter might believe that the Republicans had learned important lessons from their stinging electoral defeat. On closer examination, however, the likelihood of real change appears nil because the party’s leaders and thinkers can cite so many excuses to remain utterly the same.

At the Republican Governors Association conference recently, for instance, the favored explanation for the voting public’s emphatic rejection of Mitt Romney had nothing to do with issues or ideology, but only with more effective Democratic Party organizing and communicating. According to Wade Goodwyn, the National Public Radio reporter who covered the GOP governors’ meeting, their post-election mood was not one of shock, but complacency.

“It was widely agreed that nothing needed to be changed except perhaps the tone,” he

found. “For example, the idea that more than 70 percent of Hispanics voted for the president because of Republican positions on illegal immigration was rejected by the Republican governors.”

That would be hard to believe if Goodwyn were not such an excellent and experienced journalist, because it is so stupid, so insulting and makes so little sense. Could it really be true that the nation’s Republican governors — one of whom is quite likely to be the party’s next presidential nominee — are so obtuse and so obstinate that they would reject change even on immigration?

Republican leaders also seem inclined to ignore voter sentiment on the issue of taxes, despite majorities of 70 percent or better that agree the rich should pay more (including many voters who identify with the GOP). Rep. Mike Pence, who will become the governor of Indiana next January, told the Republican governors that he remains firmly opposed any

tax increase, especially on “those in the best position to put hurting Americans back to work,” which is GOP code for mega-millionaires and above.

Clearly the Republicans in Congress, too, feel free to ignore public opinion on this question, since Speaker John Boehner and his caucus have offered a “compromise” on fiscal policy that represents no change whatsoever from their earlier positions and the Romney platform. Government can accrue fresh revenues from growth, they say, nothing new or even meaningful there. And government can close unspecified loopholes and deductions to increase revenues, too. Where have we heard that before?

Meanwhile, the consulting geniuses who predicted a Romney victory — a landslide, even! — are peddling alibis about why their party lost despite billions spent. Fox News expert Dick Morris says it is because their voter machinery failed, the Romney campaign didn’t fight back, and Hurricane Sandy persuaded all

of the undecided voters to back Barack Obama.

By the way, Morris now predicts that the economy will suffer a ruinous decline over the coming year or two, so Republicans can just sit back and watch the Democrats sink with it, which is another way of saying no need for change on any front. Given his record as an oracle, both Democrats and Americans more generally now have great reasons for optimism.

Karl Rove, who squandered vast sums of his generous donors’ money, has lots of explaining to do. But he always has lots of explanations. This time, having reluctantly acknowledged electoral reality, Rove agrees with Morris that the Romney campaign’s failures were mostly to blame. He is full of advice for the party leaders, urging them to change the date of the convention, try to avoid “sounding judgmental and callous” on social issues, and “do better — much better” with Hispanics, younger voters, women and middle-class families.

How should Republicans “do better” with those voter groups? On that question, Rove resorts to clichés about “reframing” messages and “re-engineering” voter turnout efforts, as though issues and policies have nothing to do with motivating actual voters.

Finally, Rove insists that his donors will continue to pour good money after bad into the coffers of American Crossroads, his Super PAC. His current bleating sounds nothing like his confident bluster a decade ago, when he looked forward to a Republican realignment and unchecked power for decades to come.

Reality has changed, but Republicans won’t. They insist on creating their own reality, like Rove and his friends at Fox News always did — but fewer and fewer Americans will still pretend to live there.

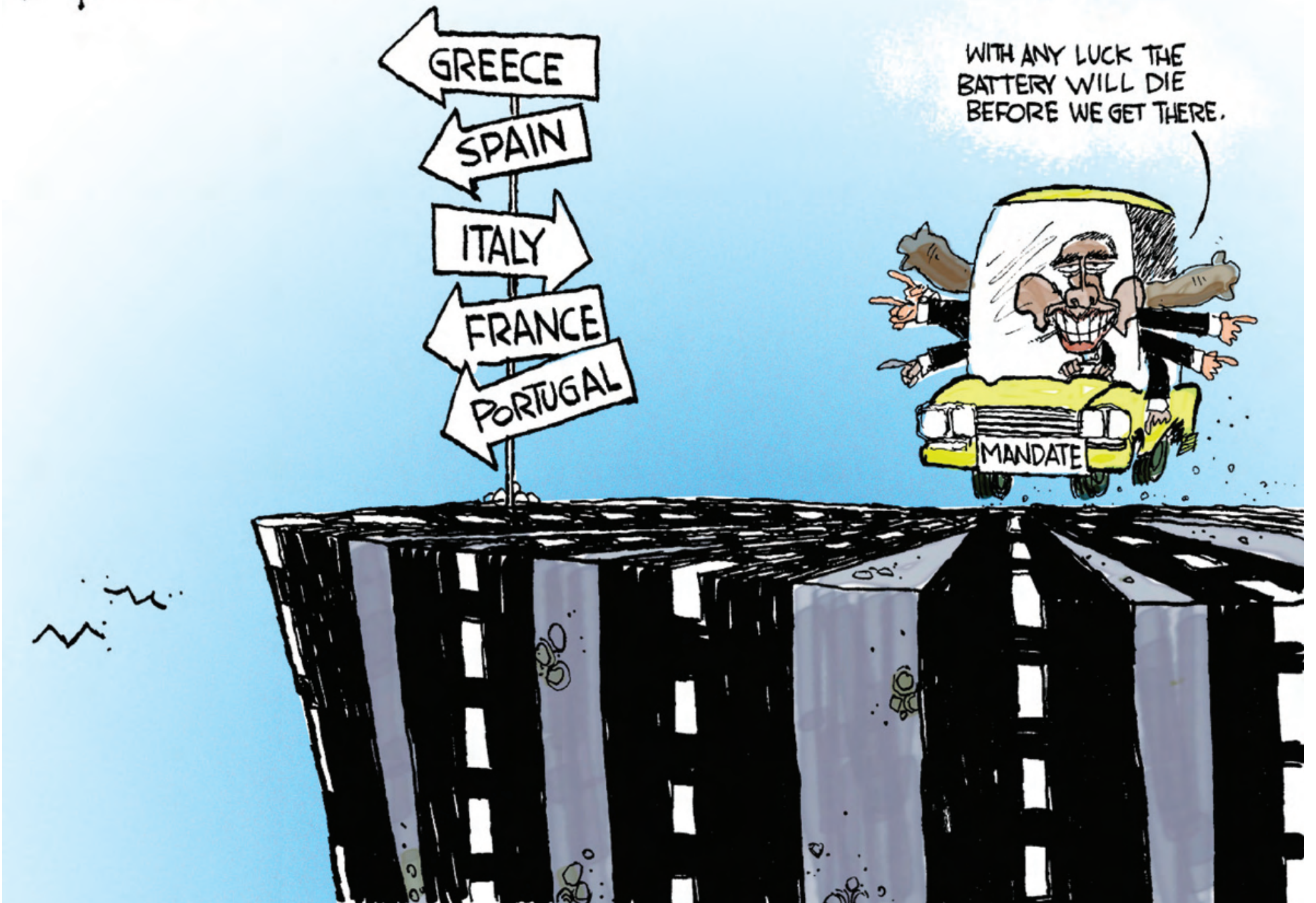
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Jensen and Flynn

Anyone who has followed the decades-long controversies over the role of genes in IQ scores will recognize the names of the two leading advocates of opposite conclusions on that subject — Prof. Arthur R. Jensen of the University of California at Berkeley and Prof. James R. Flynn, an American expatriate at the University of Otago in New Zealand.

What is so unusual in the academic world of today is that Flynn's latest book, *Are We Getting Smarter?* is dedicated to Arthur Jensen, whose integrity he praises, even as he opposes his conclusions. That is what scholarship and science are supposed to be like, but so seldom are.

Jensen, who died recently, is best known for reopening the age-old controversy about heredity versus environment with his 1969 article titled, "How Much Can We Boost IQ and Scholastic

Achievement?"

His answer — long since lost in the storms of controversy that followed — was that scholastic achievement could be much improved by different teaching methods, but that these different teaching methods were not likely to change IQ scores much.

Jensen argued for educational reforms, saying that "scholastic performance — the acquisition of the basic skills — can be boosted much more, at least in the early years, than can the IQ" and that, among "the disadvantaged," there are "high-school students who have failed to learn basic skills which they could easily have learned many years earlier" if taught in different ways.

But, regardless of what Arthur Jensen actually said, too many in the media, and even in academia, heard what they wanted to hear. He was lumped in with earlier

writers who had promoted racial inferiority doctrines that depicted some races as being unable to rise above the level of "hewers of wood and drawers of water."

These earlier writers from the Progressive era were saying, in effect, that there was a ceiling to the mental potential of some races, while Jensen argued that there was no ceiling but, by his reading of the evidence, a difference in average IQ, influenced by genes.

When I first read Jensen's landmark article, back in 1969, I was struck by his careful and painstaking analysis of a wide range of complex data. It impressed me but did not convince me. What it did was cause me to dig up more data on my own.

A few years later, I headed a research project that, among other things, collected tens of thousands of past and present IQ scores from a wide range of racial and ethnic groups at schools across the United States. Despite serious limitations in these data, due to constraints of

time and circumstances, these data nevertheless threw some additional light on the subject.

A feature article of mine in the Sunday *New York Times Magazine* of March 27, 1977 pointed out that any number of white groups, here and overseas, had at some point in time had IQs similar to, and in some cases lower than, the IQs of black Americans. During the First World War, for example, white soldiers from some Southern states scored lower on army mental tests than black soldiers from some Northern states.

Jensen read this article and came over to Stanford University to meet with me and discuss the data. That is what a scholar should do when challenged. But the opposite approach was shown by Prof. Kenneth B. Clark, who earlier had sought to dissuade me from doing IQ research. He said it would "dignify" Jensen's work, which Clark wanted ignored or discredited instead.

Unfortunately, Clark's ideo-

logical approach became far more common in academia, so much so that Jensen's attempts to speak on campuses around the country provoked dangerous disruptions instead of reasoned arguments.

Years later, Flynn created the biggest challenge to the hereditary theory of intelligence when he showed that whole nations had risen to much higher results on IQ tests in just one or two generations. Genes don't change that fast.

Flynn told me that he would never have done his research, except that it was provoked by Jensen's research. That is just one of the reasons for having a free marketplace of ideas, instead of turning academic campuses into fortresses of politically correct intolerance.

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